



African Friends and Money Matters: Observations from Africa

David E. Maranz

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African Friends and Money Matters grew out of frustrations that Westerners experience when they travel and work in Africa. Africans have just as many frustrations relating to the Westerners in their midst. Each uses and manages money and other resources in very different ways, and these differences create many misunderstandings and frictions. The author deals with everyday life in Africa. He first introduces the very different goals of African and Western economic systems and then presents ninety observations of African behaviors related to money matters. Explanatory comments are given that show how each one works out in real life. He illustrates his and others' experiences with anecdotes from across the continent. Drawings by two African artists add further clarity to the text as they capture Africans and Westerners in authentic situations. The result is that the reader is able to make sense of customs that at first seem incomprehensible. This book will be of interest to Westerners living, working, or traveling in sub-Saharan Africa: business, government, diplomatic, and NGO personnel, religious workers, journalists, development sociologists, and tourists. The audience also includes professors and students in African studies. Africans will also be interested for what it reveals about Western culture and many of the significant ways Westerners react to Africa. David Maranz, Ph.D., has lived and worked with SIL International in Cameroon, Senegal, and several other countries in Africa since 1975. He has worked in community development, anthropology, administration, and as an international anthropology consultant. He has a Ph.D. in International Development. His earlier book, *Peace is everything*, examines the worldview and religious context of the people in the Senegambia region of West Africa.

African Friends and Money Matters: Observations from Africa Details

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Rachel says

This book is a little bit old (One example, it points out multiple times that most Africans don't have phones. While that was true in landline days (and today there are still very few landlines), now almost everyone has a mobile phone.) but is still incredibly insightful about African culture. It contains a list of 90 observations. The author admits that they are very generalized and won't be true for all Africans or for all African cultures. He doesn't give any value assignment to his observations (he doesn't say if a custom is right or wrong), which is as it should be. There are no suggestions on changing the culture. He is just listing his observations, and including some explanations based on his experience or contributed by Africans he knows.

I appreciate that he addresses both rural and urban culture and some of the financial issues that arise with urbanization - this is something I see becoming increasingly more complex with the current generation of young adults. I appreciate that he includes some observations about Westerners. I would like to have my African friends read at least those portions to understand me a bit better.

Nancy DeValve says

This book was very helpful in advancing my understanding of how African and western views of certain money matters vary and why. I thought it fell short, though, in that it never suggested biblical solutions. The truth is, sometimes westerners have it wrong, sometimes Africans have it wrong, and sometimes we all have it wrong. But what does the Bible teach about money matters?

Angela says

This book made me *think*! To such an extent that that alone brought the rating from a 2-star to a 4-star. I loved the experience of getting a brand-new lens with which to view my own culture. There is such beauty and complexity in cultural interpretations of - well, pretty much everything, and not often that you're given such direct way of looking at them.

That being said, this is a tough one to rate. I have to say I agreed with some of the Amazon reviewers' comments about condescension and repetition. I found the tone needlessly defensive at times.

The book was long, but I found it worth reading through to the end: some concepts were so foreign to me that I needed the repetition to process them.

Madelle says

This book is a fascinating look at the way Africans spend money, lend money, borrow money and pay back debt. The author, an American, also talks about friendships, family loyalty, personal space, using items that

belong to others, sharing what one has, and saying or not saying thank you among a longer list. The African approach to all of this is so much different than ours. It is the author's opinion that an American and an African will find it very difficult to have a meaningful friendship as we would like, because of the disparity in our economic situations, but also because of our vastly different views on the many topics listed here. Having spent seven weeks in Kenya in 2009, I found his observations true and thought provoking.

Mike Steinborn says

I've read this book several times now since first coming across it in 2002, and I think I really need to read it at least once a year to remind me of things I've forgotten... or overlooked in previous readings. Also, after all these years in West Africa, certain things click or make sense now in the light of personal experience that didn't earlier.

I've heard a number of people criticize the book for various reasons, claiming for instance that the author got this wrong or that wrong or that whatever he said about something wasn't the way things were in their experience or country of service. Fair enough. But Maranz never claimed to be writing the Bible :)

Such criticisms, however, should not detract from the basic fact that the book can begin to help jolt us out of our ethnocentrism, to help us see (or remind us) that people in different cultures have different value systems and this leads them to look at life differently and behave differently in identical situations. Another important thing to realize is that we are not necessarily right and "they" are not necessarily wrong. Often, both positions are valid. They're just different. Being aware of the difference and the fact that it's not necessarily a question of right and wrong is an important first step in living & working with people of another culture. The biggest challenge lies in figuring out how to function appropriately when cultures collide. And sometimes we may have to accept the fact that on certain points, we're never going to see eye-to-eye with our friends or colleagues from another culture. We are all, after all, products of our own unique culture no matter how much we may succeed in adapting to another.

But it's the differences that make life interesting, n'est-ce pas?

Brandon Stiver says

I learned so much from reading this book. It's written in such a way that you can pick it up for a few minutes, read a section and learn and set it down for a while (which is actually why it took me so long to finish). Maranz writes in a very clear and concise manner and goes to great measure to explain every detail concerning culture. He is clear that most of the observations are generalities, but generalities that are nonetheless true from experience both in the Africans' and Westerners' view point. Having lived in Tanzania a few years now, I learned reasons behind a lot of observations that I had already made over the course of my life here. While the book can't implant the reader with a whole new African mindset concerning the items discussed, the reader nonetheless learns that African behavior within their culture is logical. There are times when I just wonder, 'why did they do it like that?' and this book gives much better understanding for situations like that. I won't mention each different thing that I learned because it'd be too numerous but I will say that I recommend this book to any Westerner living in Africa as it provides imperative insight into normal everyday life and cross-cultural interactions.

Nathalie says

This is one of the best books I've ever read. Those 'best' books are reserved for those that change my way of thinking, make my brain pop and eyes widen, made me reflective, observant and inquisitive. Check, check and check. Simply a must read for those heading to Africa, have African friends, want to have more global understanding, and well, everyone, dammit! If you've ever felt a dissatisfaction with western capitalist culture this book will give you an insight on the dynamics of a non material driven culture. It is such a good read, one that made me feel at times overwhelmed at the cultural challenges I will personally struggle with but then just content with more awareness, more and new questions to ask and more and new observations to make. (Not only for there, but for here, the West, too). I daresay I just started questioning everything through this book.

Shaun Liu says

Very informative and accessible read on the cultural differences between Westerners and sub-Saharan Africans when it comes to money and friendship. The personal anecdotes of cultural misunderstanding and short sections written from an African perspective of the Westerner's action were particularly intriguing.

Glenn Williams says

Just concluded the most insightful book on financial matters contrasting African and Western attitudes I have ever read. I wish I had known of this before my last seven trips to the continent!

David Maranz wrote African Friends and Money Matters out of the frustration many Westerners experience when they travel and work in Africa. Although most people who visit would expect attitudes to be different, on a day-to-day level most people don't anticipate what this might look like on a practical level.

Starting with an overview of Africa's economic system (with a very broad brush stroke, as it differs considerably country by country), Maranz presents 90 observations of African behaviour to money and how they specifically contrast with Western behaviours. These 90 observations provide a wealth of knowledge and insight that anybody who travels to Africa or intends living there will find to be extremely helpful. As one contemplates the notion of poverty and development in the light of alleviating severe social issues within their geo-political landscape, Maranz's work provides some revealing observations. The 90 observations are broken down into six major categories:

- The Use of Resources
- Friendship
- The Role of Solidarity
- Society and People of Means
- Loans and Debts
- Business Matters

If you anticipate travelling to Africa in the future, I encourage you to get a copy of Maranz' book and

consider his 90 observations. They are well worth reading.

Adam says

This was my second time to read through this book, though the first time was probably about 6 years ago. Both times I've found the book to be a very enjoyable read with plenty of applicable information and details. However, there's certainly been a big difference between reading it my first time after having lived in Africa for about a year, and reading it now after having lived in Africa for seven years.

The first time I read this book, I found many of the ideas very interesting and felt like it shed some light on some of the interactions I'd been having and it also opened my eyes up to other areas where I wanted to do further observation to see if it was true. Much of it was, much of it I never had an opportunity to observe, and much of it I forgot as the years went by.

However, now that I've lived in Africa much longer and have had many more opportunities to engage in a wide variety of financial relationships with Africans, I've found this book's observations to ring even more truly. I've also found that much of the content apparently stuck with me from the first read in a more subconscious manner, as I was able to apply many of those principals to new financial relationships even years after I'd read it and without remembering that the ideas came from this book.

As far as books about money and interpersonal relationships in Africa goes, there's probably nothing better than this book. Even for cultural insight into African worldview, this book is excellent and it goes well beyond financial implications. My second read was with a team of 8 other adults who moved to Africa for the first time and they all got a lot out of it, and it helped them many general and specific interactions in their new communities, even though they haven't yet had hardly any that were specifically financial. At the same time though, many of them felt like the book was boring, presumably because the subject matter wasn't especially interesting to them, or maybe because many of the observations aren't incredibly different from each other (and thus can feel repetitive if you're not interested in them).

Emily Blake says

This book is completely accurate, and it makes me so mad I couldn't finish it. Blah

Joel Arnold says

Helpful to read if you've never experienced an African context or some other undeveloped society. In that case, the book will introduce you to challenges and situations you may have never imagined.

On the other hand, not terribly helpful in offering evaluations or solutions for how Westerners should relate. Maranz works hard to be fair and understanding of differences, but in the process he left me wondering how many issues are just due to human nature. For instance, he suggests that within African society people just don't repay loans, even if they promised to. The reality is that this kind of behavior isn't part of a substitute system that works; it's just broken. A society can't go forward operating that way.

So to summarize, this book is better as an introduction to what goes on; not very helpful on suggesting how to respond.

Haingo says

A book you should read if you are working in Africa.

Bill says

This is a thoughtful analysis of the significant cultural differences between Westerners and Africans in the realm of financial matters and friendship.

After having served for two years as a missionary in northern Kenya, a friend of mine suggested this book to me. As I read it, the lights went on...I finally began putting the missing pieces together! I began to understand at a much deeper level why I was experiencing so much frustration with Africans and their insistence on constantly bringing financial matters into our friendships (something that was very foreign to me as a Westerner).

I have now spent over 10 years working with Africans, and am able to accept and understand the African perspective. And while I continue to struggle at times knowing the best way to handle certain situations, I have found that there is tremendous value in understanding how Africans view the tightly interwoven aspects of daily life that are friendship and money matters.

As Maranz points out, the Western social system of friendship and finances is quite different from the (generalized) African perspective, and mixing the two systems rarely works with success. Though this has often been tried (by me on many occasions), the results are typically frustration, misunderstanding, and strained (if not entirely broken) relationships.

Africa's system works for Africa, and the system of the modern Western world works within its own context, largely because the goals of life are very different in each context. Maranz explains that Africans, in general, are primarily concerned with the proper distribution of economic resources, believing that it is crucial for every individual to have at least their minimum needs met. At the deepest level of concern to the African is the welfare of family and kin. Thus, solidarity within the community, and the sharing of resources, is highly valued. Westerners, on the other hand, are primarily concerned with the accumulation of capital and wealth, brought on by a much more individualistic perspective of life.

It is easy to see how two completely different social structures, built upon seemingly opposing cultural value sets, would yield such contrasting social norms. One system is serving a society that is deeply concerned with individualistic pursuits, while the other system is serving a society much more concerned with community. Therefore, mixing the two systems is extremely difficult, if not impossible.

How then do Westerners and Africans work together? Is there a way for those who have very different perspectives to live and work in harmony?

Maranz suggests that if there is to be a successful way forward it will begin with Westerners understanding

Africans, and Africans understanding Westerners. No doubt, at least having an understanding of another perspective on life is generally the way to begin in the pursuit to work in harmony.

However, I would suggest, and Maranz I believe agrees, that beyond mutual understanding lies the idea of **trust**. It is one thing to understand the perspective of another, it is another thing to trust another perspective as valid, and possibly even a **better** perspective at times. This has definitely been the most difficult lesson for me to learn in my relationships with Africans: to trust their judgment over mine when we are dealing with issues that lie within their social context. They are the experts, not me.

I am deeply indebted to Maranz for his work. This is absolutely a "must-read" for Africans and Westerners alike wishing to work in harmony with one another.

Lacy says

An absolute must-read for any ex-patriate living and working in Africa. Most of the author's anecdotes relate to life in Western Africa, and I am currently serving as a Peace Corps Volunteer in Eastern Africa, so it almost goes without speaking that the customs and lifestyles vary, but most of his advice and observations were relevant to the cultural exchange that I participate in every day. His analysis described interactions that heretofore I tried my best to understand, but failed to grasp the underlying cultural narrative of why this or that person was behaving this or that way, especially in response to myself. My only caveat is that although I have an edition published in 2015, most of the statistics and references are from the 1980-1990's, which coincides with the time period the author spent in Africa, and is also when the book was first published. I'd like to see more recent data than that, since it's now 2017.
